

Information to identify the case:

Debtor 1	<u>John T. McEliece</u>	Social Security number or ITIN	xxx-xx-9821
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Stephanie G. McEliece</u>	Social Security number or ITIN	xxx-xx-0013
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22976-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John T. McEliece

Stephanie G. McEliece

10/25/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 John T. McEliece
 Stephanie G. McEliece
 Debtors

Case No. 17-22976-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Oct 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2017.

db/jdb	+John T. McEliece, Stephanie G. McEliece, 117 Mohawk Road, Greensburg, PA 15601-4719
14663918	Convergent, PO Box 1022, Wixom, MI 48393-1022
14663920	+F N B Cons Disc Co, 6291 State Route 30, Greensburg, PA 15601-7597
14663923	+First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
14663926	+Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14663930	+RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915-3019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 26 2017 00:56:14 Pennsylvania Dept. of Revenue, Harrisburg, PA 17128-0946
14663916	E-mail/Text: ebn@carepayment.com Oct 26 2017 00:57:11 Carepayment, PO Box 2398, Omaha, NE 68103-2398
14663917	+EDI: WFNNB.COM Oct 26 2017 00:58:00 Comenitycapital/zales, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
14663919	+EDI: CRFRSTNA.COM Oct 26 2017 00:58:00 Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
14663922	+E-mail/Text: collectionbankruptcies.bancorp@53.com Oct 26 2017 00:57:01 Fifth Third Bank, Attn: Bankruptch Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
14663921	+E-mail/Text: collectionbankruptcies.bancorp@53.com Oct 26 2017 00:57:01 Fifth Third Bank, Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803
14663924	+EDI: FORD.COM Oct 26 2017 00:58:00 Kia Motors Finance Co, Po Box 20825, Fountain Valley, CA 92728-0825
14663925	+EDI: CBSKOHL.S.COM Oct 26 2017 00:58:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14663927	+EDI: AGFINANCE.COM Oct 26 2017 00:58:00 OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013
14663928	EDI: PRA.COM Oct 26 2017 00:58:00 Portfolio Recovery, PO Box 12914, Norfolk, VA 23541
14664104	+EDI: PRA.COM Oct 26 2017 00:58:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14663929	+E-mail/Text: bankruptcyteam@quickenloans.com Oct 26 2017 00:56:54 Quickn Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
14663931	+EDI: RMSC.COM Oct 26 2017 00:58:00 Synchb/hhgreg, Po Box 965036, Orlando, FL 32896-5036
14663932	+EDI: RMSC.COM Oct 26 2017 00:58:00 Synchb/mattress Warehou, C/o Po Box 965036, Orlando, FL 32896-0001
14663933	+EDI: RMSC.COM Oct 26 2017 00:58:00 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14663934	+EDI: RMSC.COM Oct 26 2017 00:58:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Quicken Loans Inc.
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: lfin
Form ID: 318

Page 2 of 2
Total Noticed: 22

Date Rcvd: Oct 25, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2017 at the address(es) listed below:

Corey J. Sacca on behalf of Joint Debtor Stephanie G. McEliece csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com
Corey J. Sacca on behalf of Debtor John T. McEliece csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
Robert H. Slone, Trustee on behalf of Trustee Robert H. Slone, Trustee robertslone223@gmail.com,
rslone@pulsenet.com;pa07@ecfcbis.com

TOTAL: 6